

Information to identify the case:

Debtor 1	<u>Dorkas Iris Delgado-Shafer</u>	Social Security number or ITIN	xxx-xx-8102
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-26191-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dorkas Iris Delgado-Shafer
aka Dorca Iris Shafer, aka Dorkas Iris Delgado

1/24/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Dorkas Iris Delgado-Shafer
DebtorCase No. 19-26191-JNP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 88

Date Rcvd: Jan 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2020.

db
518422401 +Dorkas Iris Delgado-Shafer, 1109 Marne Highway, Hainesport, NJ 08036-2669
518422435 +ARS Account Resolution, 2200 E. Devon Ave., Des Plaines IL 60018-4503
518422422 +ARS Account Resolution, 22 E. Devon Ave., Des Plaines IL 60018
518422422 +ARS Account Resolution Svcs., (Emerg Phys of NJ PA), PO Box 630806,
Cincinnati OH 45263-0806
518422426 +ARS Account Resolution Svcs., PO Box 630806, Cincinnati OH 45263-0806
518422455 #+Allied Interstate, (Navient Credit Finance), PO Box 361347, Columbus OH 43236-1347
518422417 +Apex Asset Management, (Virtua Medical Group), PO Box 5407, Lancaster PA 17606-5407
518422404 +Apex Management, 1891 Santa Barbara Dr., Lancaster PA 17601-4106
518422414 +Apex Management (Radiology Assoc), PO Box 5407, Lancaster PA 17606-5407
518422390 +Asset Recovery Solutions, (SLM Education CRDT & Navient), 2200 E. Devon Ave., Ste. 200,
Des Plaines IL 60018-4501
518422387 +Asset Recovery Solutions, Student Loan Ed./Navient, 2200 E. Devon Avenue, Suite 200,
Des Plaines IL 60018-4501
518422389 +Asset Recovery Solutions (SLM Edu, SLM Education CRDT & Navient),
2200 E. Devon Ave., Ste. 200, Des Plaines IL 60018-4501
518422427 +Barry Sharer Esq. c/o Trenk, 347 Mt. Pleasant Ave, Ste 300, West Orange NJ 07052-2730
518422393 +Burlington County Tax Office, 525 High Street, (Tax Lien), Burlington NJ 08016-4503
518422395 +Camden County Tax Department, 520 Market Street #7, Camden NJ 08102-1300
518422431 +Catholic Charities, Diocese of Trenton, 701 Lawrenceville Rd., Trenton NJ 08648-4295
518422459 +Central Credit Services, PO Box 390914, Minneapolis MN 55439-0911
518422461 Christopher R. Shafer, 51 Hurff Lane, Turnersville NJ 08012
518422397 City of Philadelphia, PO Box 541818, Philadelphia PA 19101
518422419 +Credit Collections Svcs (Personal Svc Ins Co), PO Box 55126, Boston MA 02205-5126
518422457 +Debt Litigation Assoc, (Philadelphia Ticket), 8001 Castor Ave, Philadelphia PA 19152-2701
518422433 +Delaware Valley Urology, Attn#15477K, PO Box 14000, Belfast ME 04915-4033
518422380 +Dept. of Finance-Bureau, of Revenue Collections, 520 Market Street - R117,
Camden, NJ 08102-1300
518422440 +Disciplinary Review Board, PO Box 962, Trenton NJ 08625-0962
518422442 +Elizabeth & Juan Rios, 432 Hartford Rd, Mount Laurel NJ 08054-9529
518422451 +Elizabeth Rios, Grimes & Grimes, 1230 Brace Road, Cherry Hill NJ 08034-3211
518422408 +Envision RX Plus, PO Box 94401, Cleveland OH 44101-4401
518422434 +Envision RX Plus, 2181 East Aurora Rd., Suite 201, Twinsburg OH 44087-1974
518422979 +Financial Asset Mgt., (FAMS) (Sallie Mae), PO Box 451409, Atlanta, GA 31145-9409
518422407 +Garden State Radiology, 28075 Network Place, Chicago IL 60673-1280
518422445 +HCFS Healthcare Financial, Akron Billing Center, 3585 Ridge Park Drive,
Akron OH 44333-8203
518422421 +HCFS Healthcare Services, /Akron Billing Center, (Emerg Phys Svcs), PO Box 740021,
Cincinnati OH 45274-0021
518422454 +HRRG, PO Box 5406, Cincinnati OH 45273-0001
518422418 +HRRG (Emerg Phys of NJ), PO Box 45273, Cincinnati OH 45273-0001
518422429 +HRRG (Emerg Phys of NJ PA), PO Box 5406, Cincinnati OH 45273
518422385 +Higher Ed Student Assit. Aut, (HESAA), PO Box 500, Trenton NJ 08625-0500
518422415 +Jefferson (Emerg Phys Assoc, of S. Jersey/Rancoca), 16 McLeland Road,
St. Cloud MN 56303-2198
518422450 +Juan Rios, Grimes & Grimes, 1230 Brace Road, Cherry Hill NJ 08034-3211
518422391 +LDC Collections, City of Tacoma Park, PO Box 13476, Rockville MD 20849
518422974 +LDC Collections, PO Box 10579, Rockville MD 20849-0579
518422381 +Mr. Cooper Mtg., 8950 Cypress Waters Blvd., Coppell, Texas 75019-4620
518422430 +NJ Lawyer Fund, PO Box 961, Trenton NJ 08625-0961
518422388 +New Jersey Higher Edu Assit, HESAA, PO Box 528, Newark NJ 07101-0528
518422460 +ONCNRE02, /US Dept of Education, PO Box 1105028, Atlanta GA 30348
518422448 +Palisades Collection LLC, c/o Goldman & Warshaw, 34 Maple Avenue,
Pine Brook NJ 07058-9394
518422402 +Pallisades Collection, R/A The Corp. Trust Co., 820 Bear Tavern Road,
West Trenton NJ 08628-1021
518422443 +Patrick Grimes, 1230 Brace Road, Cherry Hill NJ 08034-3211
518422411 +Penn Credit Corp., (Rowen SCM Family Practice), 91 S. 14th Street, Harrisburg PA
518422392 +Philadelphia Parking Authority, PO Box 597, Baltimore MD 21203-0597
518422447 +Portfolio Recovery Assoc, 130 Corp Blvd, Norfolk VA 23502
518422403 +Pressler & Pressler, 16 Wing Dr., Cedar Knolls NJ 07927-1023
518422993 +Pro Co, PO Box 2462, Akron, PA 17501
518422423 +Pro Co (Virtua Health), PO Box 2462, Aston PA 19014-0462
518422406 +RABC (Radiology Assoc), PO Box 447, Hainesport NJ 08036-0447
518422432 +Radiology Assoc of, Burlington Cty (RABC), PO Box 447, Hainesport NJ 08036-0447
518422382 +Rafael Delgado, 1109 Marne Highway, Hainesport, NJ 08036-2669
518422462 +Rafael Martinez, 1109 Marne Highway, Hainesport NJ 08036-2669
518422396 +Regional Sewer Service, PO Box 1105, Bellmawr NJ 08099-5105
518422424 +Revenue Recovery Corp., (Lourdes Emergency Dept), PO Box 59003, Knoxville TN 37950-9003
518422409 +Rowan University, Osteopathic Medicine, PO Box 635, Bellmawr NJ 08099-0635
518422437 +Rowen Medicine, PO Box 635, Bellmawr NJ 08099-0635
518422992 +Rutgers Dental Medicine, 110 Bergen Street, Newark, NJ 07103-2495
518422400 +SLM Edu Loan Corp, c/o Goldman & Warshaw, 34 Maple Avenue, Pine Brook NJ 07058-9394

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 3
Total Noticed: 88

Date Rcvd: Jan 24, 2020

518422428 +Trenk DiPasqualle Della, Sordono, 347 Mt. Pleasant Ave., Ste 300,
West Orange NJ 07052-2730
518422384 +U.S. Department of Education, Federal Loan Servicing, PO Box 69184,
Harrisburg PA 17106-9184
518422386 +US Dept of Education, c/o Windham Professional, PO Box 400, East Aurora NY 14052-0400
518422441 +Valley Misryan, c/o Camden County Court, 520 Market Street, Camden NJ 08102-1300
518422436 +Virtua, PO Box 8500, Lockbox 7542, Philadelphia PA 19178-0001
518422410 +Virtua Health, PO Box 8500, Philadelphia PA 19178-8500
518422416 +Virtua Health Memorial, PO Box 8500, Philadelphia PA 19178-8500
518422438 +Virtua Health Memorial, PO Box 8500-7542, Philadelphia PA 19178-0001
518422439 +Virtua Hospital, PO Box 780857, Philadelphia PA 19178-0857
518422425 +Virtua Medical Group, PO Box 6028, Bellmawr NJ 08099-6028
518422446 +Virtua Memorial Hospital, PO Box 8500, Philadelphia PA 19178-8500
518422453 +Windham Professionals, National Payment Center, PO Box 105028, Atlanta GA 30348-5028
518422449 +Wyble Reporting, c/o Jacob & Chiarello, 600 W. Main Street, Millville NJ 08332-4325

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +EDI: QJDMARCHAND.COM Jan 25 2020 05:18:00 Joseph Marchand, 117-119 West Broad St.,
PO Box 298, Bridgeton, NJ 08302-0228

smg +E-mail/Text: usanj.njbankr@usdoj.gov Jan 25 2020 00:53:15 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jan 25 2020 00:53:12 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

518422444 +EDI: RMCB.COM Jan 25 2020 05:18:00 American Medial Collection, (Quest Diagnostics),
PO Box 1235, Elmsford NY 10523-0935

518422412 +E-mail/Text: bankruptcy@philapark.org Jan 25 2020 00:54:14 City of Philadelphia,
PO Box 41818, Philadelphia PA 19101-1818

518422394 +E-mail/Text: bankruptcy@philapark.org Jan 25 2020 00:54:15 City of Philadelphia,
PO Box 41819, Philadelphia PA 19101-1819

518422399 +EDI: IRS.COM Jan 25 2020 05:18:00 Internal Revenue Service, PO Box 931000,
Louisville KY 40293-1000

518422927 +EDI: NESF.COM Jan 25 2020 05:18:00 National Enterprise Systems, (Navient),
29125 Solon Rd, Solon OH 44139-3442

518422456 +EDI: NESF.COM Jan 25 2020 05:18:00 National Enterprise Systems, Prof. Debt,
29125 Solon Rd, Solon OH 44139-3442

518422405 +E-mail/Text: ebn@vativrecovery.com Jan 25 2020 00:52:46 Pallisades Collections,
210 Sylvan Ave., Englewood NJ 07632-2524

518422379 +E-mail/Text: jennifer.chacon@spservicing.com Jan 25 2020 00:54:32 Select Portfolio Svcs.,
3217 Decker Lake Drive, Salt Lake City UT 84119-3284

518422991 +EDI: ECMC.COM Jan 25 2020 05:18:00 US Dept. of Education, National Payment Center,
PO Box 5609, Greenville, TX 75403-5609

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518422398 John Doe - Private Student Loans

518422413* +Envision RX Plus, PO Box 94401, Cleveland OH 44101-4401

518422420* +Virtua Health Memorial, PO Box 8500, Philadelphia PA 19178-8500

518422383 ##+Christopher R. Shafer, 61 Huff Lane, Turnersville NJ 08012-1480

518422458 ##+Penn Credit Corp, (Rowen Medical), 916 S. 14th Street, Harrisburg PA 17104-3425

TOTALS: 1, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

Page 3 of 3
Total Noticed: 88

Date Rcvd: Jan 24, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2020 at the address(es) listed below:

Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.axosfs.com
Kevin Gordon McDonald on behalf of Creditor Elkhorn Depositor LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
R. A. Lebron on behalf of Creditor SELECT PORTFOLIO SERVICING, INC., as servicer for DEUTSCHE
BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR THE REGISTERED HOLDERS OF MORGAN STANLEY
ABS CAPITAL I INC. TRUST 2007-HE5, MORTGAGE PA bankruptcy@feinsuch.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4